

OFFICE OF THE GOVERNOR- BRIAN SCHWEITZER
GOVERNOR'S ADVISORY COUNCIL
ON ECONOMIC SECURITY FOR MONTANA FAMILIES

State Capitol-Room 102
Helena, Montana
Wednesday, November 7, 2007
Thursday, November 8, 2007

MINUTES-Approved (12-4-07)

Council Members Present:

Minkie Medora, Chairperson
Lori Brengle
Mary Danford
Sheila Hogan
Barb Stiffarm
Elaine Topsky
Angie Wasia

Commissioner Keith Kelly-Labor & Industry

Council Members Absent:

Representative Shannon Augare (attended on behalf: Representative Deb Kottel)
Everall Fox
Bethany Letiecq
Robert Young

Council Designees and Attendees:

Director Jim Lynch-Transportation	
Bruce Brensdaal-Commerce	Mary Berg
Gail Gallik -Commerce	Julia Brown
Hank Hudson -DPHHS	Pamela Carlson
Ingrid Childress-Labor & Industry	Jasyn Harrington
Gary Wright-Labor & Industry	Senator Carol Juneau
Barb Wagner-Revenue	Linda Moodry
Jerry Lamb- Office of Economic Development	Lisa Newman
Pat Wise-Office of Economic Development	Barb Perzinski
Anne Pichette-Governor's Office	Connie Roope
Anna Whiting Sorrell-Governor's Office	
Robert Hamud-OBPP	
Dr. Arlene Parisot-Panelist, Dr. Larry Swanson-Panelist, Leisa Smith-Panelist	
Daphne Herling-Presenter	

*Beki Glyde Brandborg-Facilitator

Call to Order/Welcome

The meeting began with introductions of council members and attendees. The meeting facilitator, Beki Glyde Brandborg, was introduced and the meeting process discussed (her notes are included as Attachment-B).

Approval of the October 9th & 10th meeting minutes was motioned, seconded and passed as amended. (Page 3-When online add to Group Discussion section comments from Revenue a link to information provided at previous meetings. Page—Change title from “Example of SSS” use to “Application of SSS”. Page 15 change comments from Jim Nolan to following “Jim Nolan mentioned that news reports indicated that the Governor had stated that employers tell him that lack of housing for employees is one of the biggest drawbacks they face. Subsequently, the Governor’s office met with agency personnel dealing with the problem of affordable and available housing. It was decided that the Housing Coordinating Team from the Department of Commerce would be charged with expanding its membership to include additional affected parties and begin working on a proposal to present to the Governor.”)

Council Information

Hank Hudson provided information regarding the Family Economic Security Services Demonstration project. (Attachment-A). The group then discussed ideas for bringing in better paying jobs and how to tie them to tourism. They also talked about work being done by other groups and their programs including work experience, financial literacy, and empowering people through education. It was also mentioned that there needs to be structural change regarding choice so once a person has received financial education the other options exist and there is structure in place to help people when they find themselves in a crisis situation such as a health crisis that pushes people into debt.

Group Discussion

Commissioner Keith Kelly of the Department of Labor and Industry shared an article with the council (Life is harder now, some experts say <http://www.msnbc.msn.com/id/21309318/from/ET/>) and discussed the WIRED program, apprenticeship and training programs, and how wages in MT compare with the rest of the nation.

Director Jim Lynch of the Department of Transportation provided information about the department’s structure, how Federal dollars are received as reimbursements, Federal requirements of local-not state match, and the types of public transportation-point A to point B providers and providers with routes. Council members had questions about the number of riders and what can be done to provide more options. He explained requirements by the Federal Transit Administration and said that he would look for the additional information the council requested. There was an increase in public transportation providers from 9 to 34.

Bruce Brensdal Housing Division Administrator for the Department of Commerce provided information on housing in MT and the Housing Coordinating Team. He talked about the Montana House program being a great program for training. Council members discussed the availability of contractors, types of houses purchased by people using Board of Housing programs, and the idea that developers could pay an impact fee when they come to a community and those funds would stay in a community to benefit residents.

Daphne Herling of the University of Montana provided the Kids Count 2007 Data Book and discussed some of the data contained in the book.

Panel Discussion

Dr. Arlene Parisot-Office of the Commissioner of Higher Education

Leisa Smith-State Workforce Investment Board

Dr. Larry Swanson-O'Connor Center for the Rocky Mountain West

Gary Wright-Department of Labor & Industry

Members of the panel and council members discussed programs that exist, collaboration with other groups and state agencies, Perkins and TANF funding, basic labor exchange, apprenticeships, summer youth and in school youth programs, workforce training, outreach to lowest paid and unemployed, lifelong learning, university curriculum changes, training programs located near the workers and even at workplaces, partnerships, importance of high school completion, involvement of the business community, awareness of different needs-urban, rural, on reservations, and off reservations, provide marketable classes and skills for people who don't have time for 2yr or 4yr education, and the possibility of looking at funding sources other than State or Federal funds which may have more flexibility.

Follow-up

The small groups formed based on the top subject areas of shared enthusiasm will work between now and the next meeting and provide their work to the whole council in December.

Public Comment

Senator Carol Juneau provided information about the achievement gap. She talked about the importance of looking at graduation rates and recommended that the council include in its policies a recommendation that all MT public school students graduate from high school with a diploma or equivalent by the age of 19 and provide the needed resources. She talked about health care and its effects, including in the classroom the affect vision impairments have on success and that the state could provide screenings and glasses if needed. She reminded the council of the information and ideas provided by Representative Wilmer at the October meeting. She hears about the middle class often in discussions but thinks it is important to bring the discussion back to other people in MT who need help. She talked about unemployment, jobs in MT being filled by people from out of state and how the jobs could be made more desirable, and that the labor shortage seen in the state is not the same for the 7 reservations in the state that don't enjoy the same low unemployment numbers. She asked that the council use their voices well, applauded their work, and said she looked forward to their recommendations.

Next Meeting

The next meeting will be held in Helena on December 4th. As soon as a location has been determined the council will be notified and the location posted on the statewide e-Calendar.

Family Economic Security Services Demonstration November 2007

The Family Economic Security Services Demonstration project began in September 15, 2006. The Department of Public and Health and Human Services administers this project using TANF High Performance Bonus Funds.

Total budget	\$1.5 million dollars
Total spent (as of 8/15/07)	\$ 615,631.00

An additional \$650,000.00 has been identified to continue the program through the 2008-2009 biennium.

Contracts are in place with seven organizations covering Thirty-four Montana counties.

456 referrals have been made to the program, 168 individuals have been enrolled.

Services

all individuals are required to receive financial literacy education

five contractors provide guidance in developing a “financial asset development strategy” which may include Individual Development Accounts, matched savings accounts, home ownership.

two contracts provide training on small –business efforts

five contracts provide training in high demand fields leading to employment with an increased wage.

The goal of the Family Economic Security Demonstration Project is to develop strategies to ensure that a limited number of low-income families will be provided structured, documented activities on creating family financial literacy and building personal assets that are in addition to Montana's safety net programs. The impact of adding these documented activities will be evaluated to determine if identified families improve their long-term economic situation and become less likely to need TANF benefits. This summary is compiled to give a glimpse of the success that these programs are obtaining.

For each of the contracted services that the Family Economic Security Project set out to achieve, an abbreviated summary follows. These summaries are just pieces exported from the quarterly reports submitted by the contractors. More information is available.

The Family Economic Security Demonstration Project issued seven contracts to provide services in the following counties.

Career Training Institute--Broadwater, Jefferson, and Lewis and Clark Counties.

Career Transitions--Gallatin, Madison, Meagher, and Park Counties

Consumer Credit Counseling--Cascade and Lewis and Clark

HRDC 7--Yellowstone, Big Horn, Sweet Grass, Carbon, Stillwater

Missoula Job Service--Missoula

Montana PEAKS--Flathead, Glacier, Lake, Missoula, Cascade, Sanders, Ravalli

Rural Employment Opportunities-- Beaverhead, Custer, Dawson, Deer Lodge, Fergus, Glacier, Hill, Lincoln, Madison, Prairie, Ravalli, Richland, Rosebud, Stillwater, Toole

A. The objectives of this project are:

- 1. completion of a comprehensive curriculum to increase the families knowledge in financial literacy that may include credit options, tax incentives or options, savings benefits and lending issues, AND,**
 - CTI's goal is for all participants to attend a 12-hour financial literacy workshop. As of the end of July, seven have completed the full curriculum. Additional workshops are scheduled during September and October 2007. Financial counseling is also provided one-on-one between the participant and the case manager and the Helena Community Credit Union.
 - Career Transitions' conducted monthly financial fitness classes, lead by staff from the Road to Home program from the local HRDC.
 - Consumer Credit Counseling has a program they call Dollars and cents, which is an eight hour financial literacy program. The dollars and sense eight hour financial literacy curriculum is a requirement for all enrolled

FESP clients (homeownership or career). Subjects are: 1. Understanding Credit and Debt, 2. Budgeting and Planning for the Future, 3. Predatory Lending, Insurance, and Identity Theft and 4. Financial Institutions and Taxes.

Each of the above subjects is a 2 hour class. When all 4 subjects are completed clients receive a certificate of completion. "Homeowner" track clients must complete an additional eight hours of classroom instruction which is a first time homebuyer's course delivered in their county of residence with the homeowner partner in the specific county. A certificate of completion is issued to the client at the successful completion of this course. In addition to the Financial Literacy classes, Consumer Credit Counseling has the Prosperity Club is a monthly support group networking meeting for clients in both the homeownership and career tracks.

- HRDC 7 has conducted nine financial literacy education classes. To date HRDC 7 has had 38 financial literacy classes. Fifty-six participants have attended for a combined total hours of 739 hours of Financial Literacy. Some of these were conducted in the afternoon and evening hours. They covered Budgeting, First Interstate Banking (Basic Accounts and Basic Investing), IRS Taxes (including EIC and CTC), and 'Credit When Credit is Due' Lessons 1-8. In addition, two separate 12 hour two-day classes from 9 am-4pm were conducted for participants who are currently in college or considering college. These classes included Budgeting, Credit Reports, and Credit is due' Lessons 1-12.
- Missoula Job Service Financial Fitness Class has had thirty nine participants complete the program with additional classes beginning again in September, which will service 10 to 12 students.
- Montana PEAKS Financial Literacy encompasses a Worker-Program Card, Fannie Mae Economic & Building Native Communities Financial Skills for Families, Montana Department of Transportation Disadvantaged Business Enterprise (DBE)/WBE Business, and Native Economic Empowerment Training. The Fannie Mae Economic & Building Native Communities Financial Skills for Families is a workbook consisting of chapters, such as, Building a Healthy Economy (Circle of Life and Circulating Money in your Community), Developing a Spending Plan (Savings Goals, Tracking, Assessing, Action, and Resource and Money Management), Working with Checking and Savings Accounts (ATM's, Understanding Credit, Building Credit, Types of Credit), and Accessing your Credit (Financial Systems, Loans, Terms, Rates, and Fees, Evaluating a loan deal, using credit to build Native Communities, and starting a Small Business). The sections of this workbook are completed

in stages so the participants can assimilate the information as its being learned. In addition, workshops requiring a couple of days each are being conducted to also provide specific financial literacy training. Montana PEAKS is fortunate enough to have a speaker from Polson to provide Native Economic Empowerment Training. He not only provides this training, he provides connections for the participants with businesses within their own communities.

- Rural Employment Opportunities has the "The Rural Montana Saves (RMS) IDA Program requires each participant to complete a basic financial education component before they are eligible to make a qualified withdrawal. Participants have the option of completing either an on-line course (Money Skill – www.moneyskill.org) or a take home curriculum (Personal Finance Management workbook). Both options allow participants to learn at their own pace and each curriculum covers basic financial education topics such as; budgeting/spending plans, checking & savings accounts, credit & credit reports, and fringe banking (predatory lending). In addition to completing the self-study financial education curriculum, every participant will take the same pre- & post-test. The goal is to see improvement in the post-test after the participant has completed their financial education curriculum."

2. completion of a specific financial asset development strategy which may include options such as Individual Development Accounts (IDA's) or home ownership, OR

- CTI's goal is for ten individuals to participate in the matched savings program that allows individuals to save for work or training-related expenses. An individual can earn an additional \$1000 of match for qualifying expenses. One participant became eligible for the \$1000 and through July nine participants deposited nearly \$2200.
- Career Transitions' FESP clients opened savings accounts that were matched by both the FES program and the Bank. One of those clients was able to use this match to open a dog grooming store.
- Consumer Credit Counseling's FESP Clients, in the homeownership track, must contribute a monthly savings dollar amount into a TANF/IDA account. Some FESP homeownership and career track clients also participate in the Neighborworks/Weed&Seed/CCCS IDA program in Great Falls (4:1 dollar match) and in the Helena area Homestart IDA (3:1 dollar match). The IDA participation was for first time homebuyer asset acquisition and one client has closed on the purchase of a home in East Helena. Career track clients must save monthly into a savings account

and work at past credit issues to position themselves well for future asset acquisitions.

- HRDC 7 FESP program had one participant who has purchased a home, which closed July 31, 2007. Four participants are saving to purchase a home and several are working toward rectifying banking issues in order to be able to participate in the IDA program to save for post-secondary education. Nineteen participants have used funds for post-secondary education. Potential participants have declined enrolling in the program because they don't feel the program duration is long enough to save money to realize the full benefits.
 - REO participants are reaching the completion phase and are beginning to make withdrawals from their IDA funds to begin school or employment according to their planned goals. REO is initiating a new phase of outreach since the contract date is now extended. Some difficulties were encountered due to missed IDA deposits; however, REO is working to keep the participants on track. Referrals from OPA's and WoRC providers are spotty.
3. completion of a curriculum that trains on starting a small business that may include writing a business plan, accessing resources for micro business development, home based businesses, self-employment, at-home infant care or marketing home developed products, **OR**,
- CTI's goal was to have ten youth participate in an entrepreneurship curriculum. Two individuals have expressed interest in starting businesses, a home cleaning service and a home health care service. After resources and information including writing a business plan, both decided to pursue typical employment opportunities.
 - Career Transitions' had a client who submitted a business plan, received start up funds from FES grant, and started a "snack shack" business selling cotton candy and pretzels and other snacks at fairs, gatherings. Her plan was well thought out and the food booth looked great!
4. receiving education or training in a high demand field leading to employment with an increased wage through college, employment or other specialized training.
- CTI's goal is separated into age groups. The goal is for participants to partake in an educational activity that will lead to GED, High School completion or enrollment in post-secondary education. In all groups the participants have completed at least one educational activity.

- Career Transitions' has a client who worked on MCIS, which added in her decision to enroll in college. Another client applied for a scholarship to study Electronic Technology and was successful. She began college in Casper, WY for the fall semester. While another client, completed and on-line certificate course in Vet Tech, which she passed with an 88% score.
- Consumer Credit Counseling has a career track portion for the agencies FESP enrolled clients. Four clients have completed this track. A few fields: Social Work Undergraduate, phlebotomy certification and GED completion, specialized certificate training in medical coding, and licensed cosmetology programs to date.
- Missoula Job Service continues to evaluate training programs. One student was hired, however the pay is considerably less than she was making at Nordstrom's. Several others are facing an up hill battle due to perceived barriers by the dentist and their staff. Another student was offered a job at the dentist office, but declined due to pay rate and duties. One student is anticipated to enroll in the fall dental assisting class.
- Montana PEAKS has representation from four tribes, CSKT, Blackfeet, Blood and Northern Cheyenne. Montana PEAKS has support and coordination from the CSKT tribe, state agencies, and community partners. In conjunction with the Montana Department of Fish, Wildlife, and Parks, the participants have built a floating dock as a part of their training project and for community use. The program has three other projects in the Whitefish State Park that have been completed. They are the renovation of a timber pavilion, the construction of a visitor's station and multiple use storage facility. In addition, the participants have earned many certificates, including OSHA Disaster Response Training, dock completion certificates, Kansas Learning Strategy Certification, MDT Flagging Certification. The participants have been offered high paying jobs, but have turned them down to complete the training components to receive their "HAWKS" Certificate from the Montana PEAKS FES program.

**Governor's Advisory Council on Economic Security for Montana Families
Recommendation Development Planning Meeting
November 7 and 8, 2007**

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December 4, 2007 meeting plans

- a. Present first drafts of our seven recommendations (with drafts sent by e-mail in advance to all)
- b. Review and add to our ideas about how we will gain support for our recommendations. How will they be presented? How will we promote our recommendations?
- c. The future of the Council's work: What do we envision? How do we need to meet to accomplish this?
- d. Invite OPI representatives as listeners to the December 4 meeting.

The Council's mission / purpose statement

The Governor's Advisory Council on Economic Security for Montana Families mission is to:

- a.) Formulate strategies for achieving economic security for Montanans;
- b.) Coordinate and improve public programs (and increase access to them);
- c.) Create public-private partnerships to benefit low income families; and
- d.) Address barriers to economic security through increased resources and public education.

The Council's vision statement: What we hope to achieve, the outcomes and results we seek:

We envision a Montana where each family has the resources needed to achieve economic security.

1. Brainstorm: What would you like to see implemented?

a. Based on all the data, information and research we have heard and studies as a Council – and everything we know from our own history and work – what ideas would we like to see implemented?

Group I's brainstorm:

- Invest in IDAs.
- Approve a state Earned Income Tax Credit.
- Reduce student debt. (Housing eligibility)
- Provide targeted student loan forgiveness.
- Kill predatory loans.
- Increase access to affordable transportation.
- Create alternative, safe, low income financial products.
- Close wage gender gap.
- Ensure financial education is required for the recipients of every state resource program.
- Create a law mandating financial institutions are fiduciary.
- Close the K-12 achievement gap.
- Provide adequate and affordable housing to ALL Montanans.
- Close the silos between state agencies.
- Encourage coordinated programming.
- Provide state training resources to TANF.
- Give tax credits to employers who release low income employees for training.
- Ensure all Montanans have access to quality and affordable health care.
- Reduce unemployment on Reservations, to the overall Montana rate.
- Assist the survival of small businesses.
- Provide funding for VITA sites.
- Savers tax credit.
- Provide quality and affordable child care.
- Provide a living wage to all Montanans.
- Provide balanced funding across the continuum, not just a safety net.
- Market government programs in an improved way.
- Model the state tax credits after the federal ones.
- Give realistic access to job training.
- Increase matched funds to philanthropic organizations.
- Think of creative ways to close the philanthropic divide.
- Shorten the time it takes from proposal to actual changes in the infrastructure.
- De-bureaucratize government and access to services.
- Create fast track funds.
- Create financial incentives for families to be successful.
- Legalize L3Cs.
- Re-appropriate used state equipment and vehicles for TANF recipients.
- Accelerate the workforce training curricula in higher education.
- Abolish the institutional classism that pervades our educational system.
- Implement a school-based child preventive health program for hearing, visual, dental and basic health care.
- Set goal of 100% graduation rate by 19 years of age.
- Establish trade-based alternative schools regionally. Target persistent poverty counties.
- Provide practical, free, adult education in high schools.
- Re-institute the 211 phone number and make it available on-line to encourage people's access to services.
- Provide clear, easily accessible and relevant information regarding resources. Provide a clearinghouse.

Group II's brainstorm:

- Encourage the administration to adopt policies that work for Montana families, specifically the federal TANF rules.
- Create an Advisory Committee for the Department of Revenue, with equal representation to develop tax policies.
- Form a committee to explore creative options to purchase cars.
- Create opportunities for apprenticeship programs by repaying the cost the training for people 250% or lower of poverty level.
- Create summer youth programs year round for 250% or lower poverty level. Start non-traditional employment, pre-apprenticeship career development, including on the Reservations.
- Create skill specific training, short term, as an alternative to post-secondary school.
- Develop and initiate matching fund requirements (grant writing).
- Promote apprenticeship opportunities.
- Develop affordable quality child care.
- Invest in Montana's future by tapping into high school dropouts, working poor, women, Native Americans, youth – and

providing them with resources.

- Provide financial literacy education at schools, and make it mandatory.
 - Revise high school curriculum to match career paths. Example: algebra/calculus versus business math/financial planning.
- Credit for work experience.
- Develop strategies to address domestic and substance abuse.
 - Develop Family Enrichment Programs to target non-custodial parents, teen parents, and un-incarcerated individuals.
 - Provide more resources for people with mental illness.
 - Earmark fire prevention and control funds to include workforce training and business opportunities.
 - Simplify and centralize assistance application forms. Bridge to benefits.

Group III's brainstorm:

- Allow practitioners / service providers to give feedback to agencies and programs without penalties.
 - Create greater coordination between state agencies.
 - Seek out more private sector involvement.
 - Create a link between low income (working poor) populations and businesses.
 - Create a state Earned Income Tax Credit via legislation.
 - Create a grant writing office, under Anna in the Governor's Office. (Community Services, or Labor.) Two full time employees.
- In the 2009 Session, get it in the Governor's budget.
- Create a statewide PR campaign for apprenticeship and training programs targeting at-risk youth, women, and minorities. (College of Technologies, Regents.)
 - Strengthen the predator lending laws at the 2009 Legislative Session.
 - Continue family economic security project, with financing.
 - Make financial literacy classes more available. Develop a curriculum. Involve OPI, colleges, Regents, and the Board of Public Education.
 - Create political support for our goals. Educate candidates and incumbent legislators statewide.
 - Provide much demanded soft skill training, with K-12, state employees, OPI, and the Board of Public Education.
 - Create a statewide IDA with state coordination.
 - Create fire prevention tax credits for homeowners to create a defensible space.
 - Institute impact fees for developers to pay for housing development infrastructure, rather than placing the burden on property tax payers. Involve MACO, the League of Cities, and the legislature.
 - Make health support specialist an occupation in Montana.
 - Evaluate Perkins Vo-Tech funding, TRIO Programs, Gear UP, Talent Search, and Upward Bound programs. (Regents, Board of Education, colleges, K-12.) Stop protecting turf. Too many rules exist. Independent contractor – DOLI, Feds?, versus trainers and consultants.

Group IV's brainstorm:

- With apprenticeships, connect the entire population to jobs.
- Make safety net programs.
- Make housing no more than 30% of people's income.
- Develop health care programs.
- Provide access to affordable child care.
- Provide career pathing to employers.
- Implement alternative, affordable energy.
- Revamp educational systems to include non-competition of funds. (FTEs.)
- Increase and target minorities for job training opportunities.
- Integrate financial literacy into all educational levels.
- Develop a statewide savings match program.
- Simplify existing tax credits – automatic tax credits.
- Connect county and state databases for tax revenue collection.
- Create a statewide health insurance pool.
- Restructure assistance programs to address penalizing economic growth.
- Create a statewide clearinghouse of all successful programs.
- Provide after school programs for latch key kids. Invite mentors from the community with knowledge of music, arts, math, science, sports, and caseworkers to target kids at risk.

b. What do you want to see occur and be done to fulfill our mission?

Group I's brainstorm:

- Implement a bipartisan legislative group prior to 2009 to create a legislative package.
- Engage the Governor to hear our final recommendations.
- Make the Council's finding's public.
- Have an economist create a cost-benefit analysis with final recommendations.
- Engage business leaders about the final recommendations.
- Make sure the final recommendations are holistic and create system change.

Group IV's brainstorm:

- Provide catastrophic health insurance for all.
- Restructure education so that opportunities exist to match people with jobs.
- Provide platform for savings such as matched savings.
- Create financial literacy campaign, with five bullets for asset development success.
- Provide after school family atmosphere programs for K-12.
- Create and implement neighborhood pod child care facilities.
- Kill dependence on oil by developing alternative energy. Lease Forest Service land for growing corn.

c. When you were notified you were appointed to this Council, what did you say to yourself "I will make sure this gets addressed."

Group I's brainstorm:

- IDA's.
- Provide small business incentives and assistance.
- Create affordable efficient transportation.
- Increase access to affordable quality health care.
- Focus on creating vibrant sustainable communities.
- Couple meeting basic needs and having a support structure.
- Have appropriate recommendations for ALL Montanans.
- Place emphasis on persistent poverty pockets.
- Eliminate the causes of out-migration of residents.
- Engage all socio-economic groups in Montana.

Group IV's brainstorm:

- Increase the knowledge base of available successful programs.
- Opportunity to end poverty.
- Reduce dependency on dual incomes.
- Encourage job sharing and more part time jobs.

2. Analysis of our brainstorms

a. What themes among the ones outlined above are we hearing?

- Fund IDAs.
- Create a state Earned Income Tax Credit.
- Create affordable housing.
- Provide increased quality, affordable child care.
- Provide, institute, mandate financial literacy in the K-12 setting.
- Develop more job training opportunities via apprenticeships, pre-training, and training.
- Achieve 100% high school or equivalent graduation by age 19.
- Make two full time employees in the Governor's Office for grant writing.
- Create incentives for foundations / federal / Tribes to leverage and match.
- Provide after-school community houses.
- Eliminate institutional classism in the education system.
- Improve coordination among state agencies.
- Enhance and create opportunities for business opportunities.
- Address substance abuse.
- Programs need to be holistic and address systems change.

b. Which ideas might be the easiest to implement?

- Fund IDAs.
- Do a financial literacy public information campaign.
- Allow contractors to give departments feedback without negative repercussions.

- Create a bi-partisan legislative committee.
- Hire two grant writers for the Governor’s Office.
- Create preventive school-based health screening to address basic health needs.
- Fund VITA sites.
- Grow financial literacy training, and require it for people receiving any program assistance, in K-12 and adult education.
- Create a state Earned Income Tax Credit. The steps are small.
- Create L3Cs.

c. Which ideas or approaches might be hard, but still be very worthwhile?

- Close the philanthropic divide.
- Create a match pool to match federal and private funds.
- Create after school programs and family centers.
- Increase access to affordable child care.
- Increase access to health care.
- Enhance coordination between agencies and programs.
- Reduce institutional racism and classism.
- Create developer impact fees for developers.
- Increase access to transportation.
- Provide more affordable housing.

d. Which ideas do we think families with low incomes would most appreciate?

- Have an opportunity for people to use IDAs for cars, houses and/or education.
- Create a state Earned Income Tax Credit.
- Provide more job training.
- Increase access to child care.
- Increase access to health care.
- Increase access to transportation.
- Increase access to affordable housing.
- Increase access to food.
- Simplify access to public programs.
- Increase access to credit and alternatives to predatory lending.
- Reduce dependency on two incomes.
- Create affordable health insurance.
- Provide financial literacy training.
- Encourage more family-friendly employers, and provide incentives for employers to be so.

e. Which approaches do you think we will be most proud – assuming solid implementation – then years from now?

- Achieve 100% graduation from high school or an alternative by age 19.
- Create a bias-free society.
- Provide health insurance for all Montanans.
- Address the housing crisis.
- Help people make a living wage.
- Have no skills shortages.
- Strive for women and minorities being common place in apprenticeships and job training.
- Close the wage gap.
- Combat meth and other substance abuse.
- Provide school-based health care.
- Build assets for all.
- Contribute to communities being vibrant and sustainable.
- Focus on the geographic poverty pockets, and meet time table goals for reducing poverty.
- Ensure that enough grant applications are written, and there is enough money to go around.

f. Which ideas do we think the Governor might be most excited about?

- Do what is necessary to create 100% graduation or the alternatives by age 19.
- Kill dependence on foreign oil.
- Promote equity in education across genders and race.
- Grow financial literacy training.
- Create more coordination among state departments.
- Make apprenticeship training available across the state for women and minorities as well known as the Meth Project.
- Increase foundation funding; address and close the philanthropic divide.

- Increase the focus on STEM, science, engineering, and math education.
- Increase the numbers of and access to jobs with living wages on Reservations.
- Decrease the out-migration of our children.
- Encourage utilization of the Earned Income Tax Credit.

g. Which approaches will help avoid redundancy, and help successfully partner and collaborate?

- Create a clearinghouse of all existing programs.
- Simplify and centralize access to services; bridge to benefits.
- Increase collaborations between state agencies.
- Engage the business sector and encourage positive linkages between business and low income people.
- Form legislative partnerships to focus resources.
- Develop a bi-partisan study group among legislators to carry out and grow buy-in of these recommendations.

h. Which ideas might or potentially give us a tremendous and relatively quick bang for our buck (the state's time, energy and commitment)?

- Hire two full-time grant writers.
- Provide school-based health care in a comprehensive way.
- Create IDAs.
- Carry out apprenticeships and training initiatives.
- Create L3Cs to allow foundation to create tax free businesses.
- Conduct a cost-benefit analysis to demonstrate benefits to the business community.
- Support business development for fire prevention and protection.
- Create state Earned Income Tax Credit.
- Bring employers into the discussion for change.
- Make sure every Montanan has a stake in this effort.
- Start early, and focus on youth programs.

I. Which will or could most impact fulfilling the Council's mission and purpose?

- Address the big five needs – housing, education, child care, transportation and health care.
- Target low income populations, including on the Reservations.
- Address wages.
- Create a state Earned Income Tax Credit.
- Coordinate via one-stop shops access to programs and non-profit services.
- Link IDAs to financial literacy education and homes, education and automobile purchases.
- Match money regionally; grow economic engines.
- Create bi-partisan support in the legislature.
- Create public awareness and provide financial literacy trainings.

3. The recommendations for which we have shared enthusiasm

a. From our analysis, what rises to the top? Which are our priorities?

I. Create Individual Development Accounts

Work group members: Sheila, Barb P., and Mary. Barb will call the first meeting.

II. Expand and target job training and apprenticeships to minorities, women, and at-risk youth.

(Focus on career ladders. Grow regional economies.)

Work group members: Mary, Ingrid, Pat and Lisa. Mary will call the first meeting.

III. Provide financial literacy education.

(K-12, universal, increase funding for VITA sites, and make it a requirement in order to receive any state aid [TANF recipients, scholarships, etc.]).

Work group members: Deb and Barb S. Deb will call the first meeting.

IV. Provide access to high quality, affordable health insurance.

(Provide health care in schools. Provide universal health insurance.)

Work group members: Minkie and Hank. Minkie will call the first meeting.

V. Insure all 19 year olds either graduate from high school or have the equivalent.

Work group members: Elaine, Overall, and Carol Juneau will be invited. Elaine will call the first meeting.

VI. Institute a state Earned Income Tax Credit

Work group members: Shannon, Dan or Barb (from the Department of Revenue), and Minkie.

Shannon will call the meeting, and Deb will make sure he knows this.

VII. Develop family enrichment programs.

(Focus on domestic violence and absent parent situations. Provide after-school programs for family support.)

Work group members: Bethanie and Angie. Angie will call the first meeting.

b. Other ideas that were less of a priority at this time – or that are being specifically addressed by another Council or group:

- Provide and make available more affordable transportation services.
- Establish a grant writing office.
- Increase access to fair and responsible lenders.
- Create a clearinghouse / one-stop show of programs and non-profits.
- Do a better job of evaluation of programs, and allow for feedback without retribution to state agencies from contractors.
- Foster, Increase, create a liveable wage.
- Coordinate K-12 and post-secondary opportunities.
- Increase access to affordable housing.

4. The outline our work groups use for our first draft recommendations for review at our December 4th meeting

a. One sentence statement naming our recommendation.

b. A three sentence statement outlining our recommendation in a bit more detail.

c. A description of the rationale, need, importance and value of the recommendation.

d. Describe the success and desired outcomes we envision. (Bulleted points)

e. Suggestions for how the recommendation could be implemented, the changes we hope to occur. (Bulleted points)

Include Hank Hudson and Jim Nolan in our e-mails and drafting progress.

5. Our suggestions for promoting, announcing and implementing our recommendations

- Make sure the Governor hears and sees ALL our ideas.
- Hold a group presentation to the Governor and Cabinet members of our recommendations.
- Create bi-partisan support via a legislative committee.
- Create a match pool.
- Conduct a cost-benefit analysis of our recommendations to demonstrate their value.
- Recommend two full time employees to staff a grant writing office.

6. Meeting evaluations summary

a. What was the *most* productive or helpful or interesting parts of the recommendations development meeting?

- Hearing Dr. Swanson say gather data from the bottom, not the top down.
- Process.
- The lists.
- Actually developing the recommendations.
- Pulling main ideas together.
- I think the transitioning from small to large to small groups helped filter the five main ideas out of the 200 initial ones.
- Having a facilitator to keep the group focused on their mission and on what needed to be done, to keep the committee on track, to come up with the recommendations, and not get bogged down in the process. Thank you!

b. What were the *least* productive or helpful or interesting parts of the recommendations development meeting?

- Time crunch.
- Outside presenters from agencies.
- Confusion over budget – how important it is to our work. I'm worried about having unrealistic goals.
- Not having all the committee members at the meeting. There seems to be a core group that comes to all of the meetings, and others don't go at all.

c. Did you *accomplish* what you wanted to accomplish? If so, what subjects or issues or topics were they?

- Feeling like we won't generate buy-in from all Montanans.
- Yes.
- Yes.
- Got to voice my area. High school graduation or equivalent. Training. Family Resource Center.
- Absolutely. We now have a concrete list.
- Yes, coming up with recommendations that can be submitted to the Governor and worked on for public consumption.

d. What *changes and improvements* would you suggest for future meetings like this one?

- Chair has more control over facilitator or a "check-in."
- Coffee in the room.
- Limit them to one day. Have an in-depth agenda to keep everyone focused on what needs to be done.

e. What would you like to leave *exactly as it was today*? Keep these characteristics:

- Productivity.
- The emailed feedback is great. Length of meeting is okay.
- The big – small ideas.
- Keep Beki!! Great job, Beki. You do awesome work keeping everyone focused, not an easy task!!
- Narrow focus from multiple brainstorming ideas to limited, agreed-upon areas. Use Beki as the facilitator.

f. Any *other* feedback, comments or suggestions you would care to make?

- Hopeful that this will make a difference to all Montanans.
- You did well with keeping people on track.
- Kept us on track.
- Anna needs to be here to provide guidance at this point on where the Council goes from here.
- The facilitator made a huge difference in our productivity.